

## REMARKS

Attached is a Version With Markings to Show Changes Made by the current amendment.

Eight sheets of formal drawings containing Figs. 1-8 are substituted for those originally filed with the application.

The specification has been amended to correct typographical errors.

Claim 14 is amended. New claims 26-51 are added.

No new matter is added.

If the Examiner has any questions, please call the undersigned.



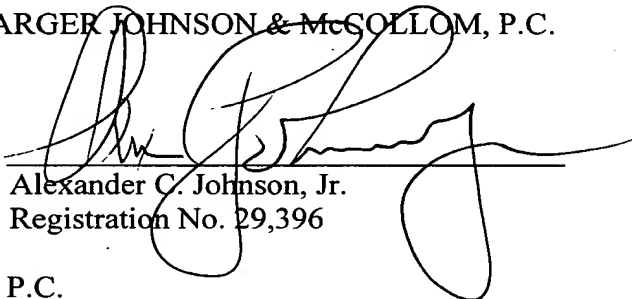
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PATENT TRADEMARK OFFICE

Respectfully submitted,

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By

  
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Version With Markings to Show Changes Made

In the specification:

Page 1, paragraph starting at line 10 and ending at line 15:

This application is a continuation of US application serial number 09/244,784<sub>2</sub> filed February 5, 1999, now [pending] US Patent No. 6,012,039, which is a continuation-in-part of US application serial number 07/705,399, filed on August 29, 1996<sub>2</sub> now US Patent No. 5,870,723, which is a continuation-in-part of US application serial No. 08/442,895<sub>2</sub> filed on May 17, 1995<sub>2</sub> now US Patent No. 5,613,012<sub>2</sub> which is a continuation-in-part of US application serial No. 08/345,523, filed on November 28, 1994, now US Patent No. 5,615,277<sub>2</sub>, all of which are incorporated herein by reference.

Page 34, paragraph starting at line 17, ending at line 24:

As shown in Fig. 5, in one embodiment, a single Pattern Data **54** is associated with multiple Execution Commands **52**, thereby forming multiple Rule Modules **50**[ ]. Also shown in Fig. 5 is another embodiment, where multiple Pattern Data **54** are associated with a single Execution Command, again forming multiple Rule Modules **50**. Also shown in Fig. 5, another embodiment there is only one Pattern Data **45** associated with one Execution Command **52**. Any user-customized Execution Command **52** may be provided to the Clearinghouse **14** by any of the following: the user, the Clearinghouse **14**, or an authorized third-party.

Page 36, paragraph starting at line 13, ending at line 26:

Upon the Identifier's successful identification of the user from their bid biometric, other embodiments of Execution Commands **52** governing electronic transmission access include permitting the user to access their health insurance account and validate their benefits to a health-care provider prior to being admitted to a hospital, to access their pre-paid entertainment account and validate to admittance personnel their eligibility to attend an entertainment event, such as a live music concert on a pre-prescribed day, at a pre-prescribed time and to sit in a pre-prescribed seat, to access their video club account and validate to a merchant their eligibility to rent videos under their pre-paid membership, to access their driver's license on-line and validate to an authority their eligibility to drive a car, to purchase restricted products like alcohol or tobacco, or to

access a restricted entertainment event such as an R-rated film being shown in theatres, to access their [credit-rating] credit rating account and validate to a cashier their eligibility for check-writing privileges, to access an Internet web site and enter a real-time chat room with other people on-line.

Page 38, paragraph starting at line 19, ending at line 28:

As an example of the above, the user's intelligent agent can direct the user's search engine to automatically conduct periodic, customized on-line data retrievals reflecting user-customized priorities for: product or service promotional offers or discounts via email or instant messaging; user-customized investment updates; user-customized medical or health information; competitive product or service prices across a broad range of on-line merchants; hobby or recreational interests; interactive user-customized on-line advertisements, wherein product or service providers are permitted to provide unsolicited information to a user based upon certain [user-customized] user customized criteria; on-line event calendaring, wherein a user is automatically notified of upcoming events or activities reflecting their interests.

In the claims:

Claim 14 has been amended as follows:

14. (Amended) The method of claim 13, wherein said processing [comprising] comprises invoking any of the following[;]: a user's digital certificate, a user's identity scrambler, a user's interactive electronic consumer loyalty or consumer rewards program, a user's interactive electronic advertising, a user's interactive instant messaging program, a user's email authentication, and an automated electronic intelligent agent for electronic data search and retrieval that is customized to the user's requests.

New claims 26 to 51 are added.